

Fill in this information to identify the case:

Debtor 1 Michael A GonzalezDebtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Illinois

Case number 18-27255

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Home Point Financial CorporationCourt claim no. (if known): 7-1Last 4 digits of any number you use to
identify the debtor's account:1 2 2 4

Date of payment change:

Must be at least 21 days after date
of this notice12/01/2019

New total payment:

\$ 1,364.23

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____Current escrow payment: \$ 932.53New escrow payment: \$ 661.55**Part 2: Mortgage Payment Adjustment**

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Michael A Gonzalez Case number (if known) 18-27255
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Jon J. Lieberman Date 11/09/2019
Signature

Print: Jon J. Lieberman Title Attorney for Creditor
First Name Middle Name Last Name

Company Sottile & Barile, Attorneys at Law

Address 394 Wards Corner Road, Suite 180
Number Street
Loveland OH 45140
City State ZIP Code

Contact phone 513-444-4100 Email bankruptcy@sottileandbarile.com

Case 18-27255

Doc Filed 11/08/19

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Desc Main

HOME POINT
FINANCIAL

PLEASE RETURN SERVICE TO:
PLEASE DO NOT SEND PAYMENTS TO THIS ADDRESS
P.O. Box 619063
Dallas, TX 75261-9063

Document

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ESCROW STATEMENT

Analysis Date:

October 04, 2019

Loan Number:

800.686.2404

For Inquiries:

Property Address:

14725 KEYSTONE AVE

MIDLOTHIAN IL 60445

MICHAEL A GONZALEZ
14725 KEYSTONE AVE
MIDLOTHIAN IL 60445-3331

Annual Escrow Account Disclosure Statement - Projections for Coming Year

The following is an overview of your escrow account with Home Point Financial Corporation. It contains a snapshot of the anticipated disbursements for the coming year and the history of escrow payments made on your behalf in the prior year. Any potential adjustments due to increases or decreases with your escrowed items may affect your monthly escrow payment. If your escrow payment increases, your monthly mortgage payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information	Current	Effective 12/01/19	Escrow Balance Calculation
Principal & Interest Pmt	\$702.68	\$702.68	Due Date: November 01, 2018
Total Monthly Escrow Payment	\$932.53	\$661.55	Escrow Balance: \$2,020.64
Reserve Acct Pymt	\$0.00	\$0.00	Anticipated Pmts to Escrow: \$7,938.60
HUD 235/265 Pymt (-)	\$0.00	\$0.00	Anticipated Pmts from Escrow (-): \$7,938.66
Misc Acct Payment	\$0.00	\$0.00	Anticipated Escrow Balance: \$2,020.58
Total Payment	\$1,635.21	\$1,364.23	

Shortage/Surplus Information	Effective 12/01/19
Upcoming Total Annual Bills	\$7,938.66
Required Cushion	\$1,131.30
Required Starting Balance	\$3,393.96
Shortage Amount	\$0.00

Cushion Calculation: Because Home Point Financial does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of \$1,131.30. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Based upon federal or state regulations, if your escrow account is required to maintain a cushion, the minimum balance should not be below 1/6th or 1/12th of the anticipated payments from the account. If your escrow account is not required to maintain a cushion, a minimum balance is not required.

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	\$2,020.64	\$3,393.96
DEC 2019	\$661.55	\$95.90	FHA INSURANC	\$2,586.29	\$3,959.61
JAN 2020	\$661.55	\$95.90	FHA INSURANC	\$3,151.94	\$4,525.26
FEB 2020	\$661.55	\$95.90	FHA INSURANC	\$3,717.59	\$5,090.91
FEB 2020		\$2,927.36	COUNTY TAX	\$790.23	\$2,163.55
MAR 2020	\$661.55	\$95.90	FHA INSURANC	\$1,355.88	\$2,729.20
APR 2020	\$661.55	\$95.90	FHA INSURANC	\$1,921.53	\$3,294.85
MAY 2020	\$661.55	\$95.90	FHA INSURANC	\$2,487.18	\$3,860.50
JUN 2020	\$661.55	\$95.90	FHA INSURANC	\$3,052.83	\$4,426.15
JUN 2020		\$933.14	PROPERTY INS	\$2,119.69	\$3,493.01
JUL 2020	\$661.55	\$95.90	FHA INSURANC	\$2,685.34	\$4,058.66
JUL 2020		\$2,927.36	COUNTY TAX	(\$242.02)	\$1,131.30
AUG 2020	\$661.55	\$95.90	FHA INSURANC	\$323.63	\$1,696.95
SEP 2020	\$661.55	\$95.90	FHA INSURANC	\$889.28	\$2,262.60
OCT 2020	\$661.55	\$95.90	FHA INSURANC	\$1,454.93	\$2,828.25



11511 Luna Road, Suite 200
Farmers Branch, TX 75234
(800) 686-2404

HOME POINT FINANCIAL CORPORATION
P. O. BOX 790309
ST LOUIS, MO 63179-0309

MICHAEL A GONZALEZ
14725 KEYSTONE AVE
MIDLOTHIAN IL 60445-3331

Property Address:
14725 KEYSTONE AVE
MIDLOTHIAN IL 60445

Analysis Date: October 04, 2019

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
NOV 2020	\$661.55	\$95.90	FHA INSURANC	\$2,020.58	\$3,393.90
	\$7,938.60	\$7,938.66			

Annual Escrow Account Disclosure Statement Account History

The following statement of activity in your escrow account from October 2018 through November 2019 displays actual activity as it occurred in your escrow account during that period. If you received Account Projections with a prior analysis, they are included again here for comparison.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	\$3,338.65	(\$5,246.52)
OCT	\$932.53		(\$97.89)		FHA INSURANC	\$4,173.29	(\$5,246.52)
OCT				\$97.89 *	FHA INSURANC	\$4,173.29	(\$5,344.41)
NOV	\$932.53		(\$97.89)		FHA INSURANC	\$5,007.93	(\$5,344.41)
NOV				\$97.89 *	FHA INSURANC	\$5,007.93	(\$5,442.30)
DEC	\$932.53		(\$97.89)		FHA INSURANC	\$5,842.57	(\$5,442.30)
DEC				\$97.89 *	FHA INSURANC	\$5,842.57	(\$5,540.19)
JAN	\$932.53		(\$97.89)		FHA INSURANC	\$6,677.21	(\$5,540.19)
JAN				\$97.89 *	FHA INSURANC	\$6,677.21	(\$5,638.08)
FEB	\$932.53		(\$97.89)		FHA INSURANC	\$7,511.85	(\$5,638.08)
FEB			(\$4,566.92)	\$3,302.16 *	COUNTY TAX	\$2,944.93	(\$8,940.24)
FEB				\$97.89 *	FHA INSURANC	\$2,944.93	(\$9,038.13)
MAR	\$932.53		(\$97.89)		FHA INSURANC	\$3,779.57	(\$9,038.13)
MAR				\$97.89 *	FHA INSURANC	\$3,779.57	(\$9,136.02)
APR	\$932.53		(\$97.89)		FHA INSURANC	\$4,614.21	(\$9,136.02)
APR				\$97.89 *	FHA INSURANC	\$4,614.21	(\$9,233.91)
MAY	\$932.53		(\$97.89)		FHA INSURANC	\$5,448.85	(\$9,233.91)
MAY				\$97.89 *	FHA INSURANC	\$5,448.85	(\$9,331.80)
MAY				\$933.14 *	HAZARD INS	\$5,448.85	(\$10,264.94)
JUN	\$932.53	\$2,736.90 *	(\$97.89)		FHA INSURANC	\$6,283.49	(\$7,528.04)
JUN			(\$881.93)		PROPERTY INS	\$5,401.56	(\$7,528.04)
JUN				\$97.89 *	FHA INSURANC	\$5,401.56	(\$7,625.93)
JUL	\$932.53	\$932.53	(\$97.89)		FHA INSURANC	\$6,236.20	(\$6,791.29)
JUL			(\$4,566.92)	\$2,927.36 *	COUNTY TAX	\$1,669.28	(\$9,718.65)
AUG	\$932.53		(\$97.89)		FHA INSURANC	\$2,503.92	(\$9,718.65)
AUG				\$95.90 *	FHA INSURANC	\$2,503.92	(\$9,814.55)
SEP	\$932.53		(\$97.89)		FHA INSURANC	\$3,338.56	(\$9,814.55)
SEP				\$95.90 *	FHA INSURANC	\$3,338.56	(\$9,910.45)
OCT		\$11,190.36 *		\$95.90 *	FHA INSURANC	\$3,338.56	\$1,184.01
NOV		\$932.53 *		\$95.90 *	FHA INSURANC	\$3,338.56	\$2,020.64
	\$11,190.36	\$15,792.32	-\$11,190.45	\$8,525.16			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)



MICHAEL A GONZALEZ
14725 KEYSTONE AVE
MIDLOTHIAN IL 60445-3331

Property Address:
14725 KEYSTONE AVE
MIDLOTHIAN IL 60445

Analysis Date: October 04, 2019



Your ending balance from the last month of the account history (escrow balance anticipated) is \$2,020.64. Your starting balance (escrow balance required) according to this analysis should be \$3,393.96. This means you have a surplus of \$4,474.95. This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly.

We anticipate the total of your coming year bills to be \$7,938.66. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment:	\$661.55
Over/Short Spread:	\$0.00
Escrow Payment:	\$661.55



If you are a New York resident or your property is in the state of New York, and you desire to file a complaint about Home Point Financial, you may file with the New York State Department of Financial Services and may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov.

Home Point Financial Corporation is a debt collector. Home Point Financial Corporation is attempting to collect a debt and any information obtained will be used for that purpose. However, if you are in bankruptcy or received a bankruptcy discharge of the debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In Re:

Case No. 18-27255

Michael A Gonzalez

Chapter 13

Debtor.

Hon. Judge Donald R. Cassling

CERTIFICATE OF SERVICE

The undersigned, an attorney, hereby certifies that I have served a copy of this Notice of Mortgage Payment Change upon the above-named parties by electronic filing or, as noted below, by placing same in a properly addressed and sealed envelope, postage prepaid, and depositing it in the United States Mail at 394 Wards Corner Rd., Suite 180, Loveland, OH 45140 on November 9, 2019, before the hour of 5:00 p.m.

Anthony J Kudron, Debtor's Counsel
akudron@semradlaw.com

Tom Vaughn, Trustee
ecf@tvch13.net

Patrick S Layng, U.S. Trustee
ustpregion11.es.ecf@usdoj.gov

Michael A Gonzalez, Debtor
14725 Keystone
Midlothian, IL 60445

Dated: November 9, 2019

Respectfully Submitted,

/s/ Jon J. Lieberman

Jon J. Lieberman (OH 0058394)
Sottile & Barile, Attorneys at Law
394 Wards Corner Road, Suite 180
Loveland, OH 45140
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Email: bankruptcy@sottileandbarile.com
Attorney for Creditor